

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

CASE NO. 07 B 02643

JOSEPH ROGER TERANDO

CHAPTER 13

JULIE M TERANDO

JUDGE: BRUCE W BLACK

Debtor

SSN XXX-XX-9606

SSN XXX-XX-0221

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 02/15/07 and confirmed on 05/23/07.
2. The case was dismissed after confirmation, 01/11/2008.
3. The Debtor paid a total of \$ 2700.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
COUNTRYWIDE HOME LOANS	CURRENT MORTG	.00	.00	.00
COUNTRYWIDE HOME LOANS	MORTGAGE ARRE	330.15	.00	330.15
TWIN OAKS SAVINGS BK	SECURED VEHIC	.00	.00	.00
AMERICASH LOANS	UNSECURED	349.64	.00	.00
PORTFOLIO RECOVERY ASSOC	UNSECURED	1031.42	.00	.00
CREDITORS DISCOUNT & AUD	UNSECURED	943.76	.00	.00
DAWN MIESNER MD	UNSECURED	NOT FILED	.00	.00
ECAST SETTLEMENT CORPORA	UNSECURED	586.28	.00	.00
MORRIS MEDICAL SPECIALIS	UNSECURED	NOT FILED	.00	.00
FIRST PREMIER BANK	UNSECURED	NOT FILED	.00	.00
ILLINOIS VALLEY SURGICAL	UNSECURED	NOT FILED	.00	.00
NORTH SHORE AGENCY	UNSECURED	NOT FILED	.00	.00
CB ACCOUNTS INC	UNSECURED	92.36	.00	.00
PROFESSIONAL & MEDICAL C	UNSECURED	NOT FILED	.00	.00
TOUSSAINT OBSTETRICS	UNSECURED	NOT FILED	.00	.00
VITAL CARE	UNSECURED	260.00	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	330.15	.00	3263.46	.00	3593.61
PRINCIPAL PAID	330.15	.00	.00	.00	330.15
INTEREST PAID	.00	.00	.00	.00	.00
TOTAL PAID	330.15	.00	.00	.00	330.15

The Debtor's attorney, JOHN A REED, was allowed \$ 3000.00 and was paid \$ 726.00 direct and \$ 2274.00 through the plan.

The Trustee received \$ 95.85 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging
the Trustee and the surety on his bond from any further liability
in this case.

Dated: 04/11/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE